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|  AJITH KUMAR RAMACHANDRAN  |  |
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Result-oriented and proactive management professional with 10 years of progressive experience in branch banking. Track record of delivering quantifiable results in sales, P&L management, staff supervision, and customer service. Well- regarded interpersonal, analytical, and problem- solving skills. Key competencies include:-

* P & L Management Revenue Growth Account Development/Retentions
* Training/ Development Relationship Management Customer Service
* Regulatory Compliance / Audit Recruitment/HR Processes
* Well versed in Finacle 10 version(10 years of experience **in finacle Software)**
* **Employment Details**
* **Since Apr’06 with Axis Bank Ltd.**

**Growth Path:**

* Apr’06-March ’07 Executive- Calicut Main Branch, Kozhikode
* Mar’07- Aug’09 FDO(Front Desk Officer)- **Officer** **/ Deputy Manager**, Aluva Branch, Ernakulum
* Aug’09-May’11 Relationship manager- **Deputy Mngr/ Manager**, Thrissur Main Branch, Thrissur
* May’11-nov12 Manager-branch banking – **Manager**, Willingdon Island Branch, Kochi
* Nov’12-Aug’14 Manager-**Asst.Operations Head/Manager**,Calicut Main Branch,Kozhikode.
* Aug’14-April’15 **Manger-Operations Head,** Manjeri Branch ,Malappuram.
* April’15-October 2015 Manager**-branch banking**-Kochi Main Branch,Eranakulam.
* **February 2016 Relationship Officer- Dubai, UAE-Business development .**

**DUTIES & RESPONSIBILITIES**

**DUBAI HEAD OFFICE**

**Relationship officer(FEB2016-July2016)**

* Identifying new sales leads, Pitching products and/or services. Maintaining fruitful relationships with existing customers.
* Researching organizations and individuals to identify new leads and potential new markets. Researching the needs of other companies and learning who makes decisions about purchasing.
* Planning and overseeing new marketing initiatives. Attending conferences, meetings, and industry events
* Preparing PowerPoint presentations and sales displays. Contacting clients to inform them about new developments in the company’s products
* Compliance adhere selling and prepare with sales report and audit requirements like proper filing and keeping of customer sales report.
* Achieving Revenue target assigned on a monthly basis.

**AXIS BANK LTD (**[**www.axisbank.com**](http://www.axisbank.com/)**)** 

**Manager Operations Head 2012-2015**

* Mentored a **team of 5 members** and drove the team for results by taking right decisions in the right time.
* Monitor daily operations to ensure a free flow process, and also supervise the execution of daily tasks Develop and enforce sound policies and structures for the growth of the company.
* Create a strong workforce by developing competent individuals in the banking operations team.
* Oversee the processing of centralized loans and other banking activities to ensure due process, accuracy and accountability are followed.
* Create and implement long term business plan to ensure continuity of business operations in the long run.
* Ensure client data is protected from the public and secured against fraud by enforcing access rights and verification levels.
* Develop financial back up plans to protect business operations in the event of major crises that could result in huge losses.
* Collaborate with heads of other units to develop best practices for successful banking operations Delegate tasks to members of the operations team.
* Monitoring junior staffs are trained on banking process and various products of the bank.
* **Strived to achieve incremental numbers & value and efficiently serviced assets and liability products for individual customers.**
* **Handled marketing activities for better visibility & business growth and took overall charge of the branch and housekeeping functions**.
* **Handled a book size of 30 crores of which 20 crores where Sb portfolio and the rest CA accounts.**
* **Headed a team of 5 Ops staff and 3 sales staff in Manjeri baranch ,malappuram dist,and have handled 15 crore portfolio of NRE Customers**.

**AXIS BANK**

**Manager-Willingdon Island (Branch Banking) **

* Ensuring that the financials of the branch are under control and the branch adheres to the Know Your Customer (KYC) and Anti-Money Laundering (AML) norms at all times.
* Responsible for dealing with external and internal auditors and inspections and compliance.
* Providing advisory services to corporate & high net-worth customers on funds management while maintaining relationship with Key Accounts.
* Supervising Key Areas including Marketing, Business Channel Development, Team Development, Cost Management, and Revenue Generation.
* **Monitoring the branch sales targets, conceptualizing & implementing competent strategies in coordination with the branch and the sales team with a view to penetrate new accounts and expand existing ones for a wide range of financial products & services.**

**AXIS BANK**

 **Relationship Manager -Thrissur (corporate salary accounts 2009-2011)**

* Reporting to the Assistant Vice president about the daily business growth, Cross sell achievements and monthly business action plan.
* Servicing of corporate Salary (HNI) customers and deepening the existing relationship
* Monitoring the performance of the salary banking portfolio and helping the branch head in the year end appraisal
* Consult with High Net Worth Clients and Suggest wealth advisory
* Sale of Forex cards to Customers.
* Handling and servicing of various investments products for the HNI customers
* Train the sales team and other branch staff about the various banking products

**UTI BANK**

**Executive (Officer Grade)**

 **April 2006-2009**

* **Savings/Current account opening-KYC check, field verification and other scrutiny of other compliances related with account opening.**
* Front Desk Officer-Assisting customers and guiding them to proper channel to resolve their issues.
* Branch Teller- Handling of cash, maintaining CRL of the branch, arranging and handling of interbank cash deposits and withdrawal, Proper filing of form 60 to the income Tax Department on regular interwells and scrutiny of NRO cash deposits based on FEMA guidelines.
* Clearing- handling of Inward/Outward Clearing, Management and tallying of clearing accounts, Bulk check processing for the corporate using CMS software services.
* Daily branch transactions-Transfer Cheques, RTGS & NEFT and other transactions. Processing of customer request for account details modifications, Cheque book Request, TDS submission etc.
* **Handled a book size of 1 crore comprising of Savings and Current account customers portfolio including NRE customers.**
* Handling of GBM (Govt. Business Module)-Processing of Income Tax, advance tax & profit Tax and proper filing of the Tax Chelan’s to the Nodal Office.
* **Product Champion-Current Accounts.**

**ACHIVEMENTS **

* Qualified from the group of Operations heads in a Revenue **generating contest conducted by Axis Bank** for the financial Year 2014-15.
* Represented **the Kerala Circle in a Talent test conducted by the bank named 'Axis Got Talent'** under Pan India Level during the year 2012-13.
* Awarded **‘The Mr. Consistent’** medal for contributing consistently to various contests conducted by Axis bank for the year 2008.
* Winner of **‘Inter Collegiate Project Presentation ‘for P.G students** conducted by M.G University for the year 2004.
* Elected as **Economics Dept. Secretary, Cochin Collège, M.G.U**. for the year 2001 and conduct various Cultural & Educational activities during the year.

**CORE COMPETENCIES**

* Strong interpersonal and organizational skill.
* **Well versed in Banking Software Finacle Version 10.**
* Remarkable problem solving and conflict resolution.
* Excellent management skill.
* Handle information in a confidential manner.
* Positive Attitude.
* Prudent risk taking.
* Self awareness and adaptability.
* Have Excellent Leadership Skills.
* Good Communication Skill.

**PROJECTS**

‘Socio Economic Analysis of Chinese Net Operator’s - A case Study of Fort cochin. (POST GRADUTION)

**EDUCATIONAL QUALIFICATION**

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| Course/ Exam | School/ College | Board/University | Year |
| Post Graduation (Economics with Environmental Economics & Research methodology) | Maharajas College | Mahatma Gandhi University | 2002 -2004(Grade-First class) |
| Graduation (Economics with Mathematics) | Cochin College, Kochi | Mahatma Gandhi University | 1999-2002(Grade-First Class) |
| Pre Degree (Arts)  | Cochin College | Mahatma Gandhi University | 1997-1999(Grade-First Class) |
| SSLC | S.T.Joseph H.S. cochin | Board Of Examination | 1997(Grade-First Class) |
|  COMPUTER PROFICIENCY : MS Office, Email, InternetLANGUAGES (Read,Write& Speak) : English,Hindi,Malayalm |

**PERSONAL DETAILS**

Name : R Ajithkumar

Gender : Male

Date of Birth : 09/09/1981

Age : 35 years

Marital status : Single

Current Location : Kochi

Passport Number : J900896

Place of Issue : Cochin Kerala

Date of Expiry : 10-11-2020

 **REFERENCE**

As per the request.

**DECLARATION**

I hereby declare that all the above given information are true to the best of my knowledge and belief.

 **R Ajithkumar**

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| **Ajithkumar Ramachandran– 1991454**To interview this candidate, please send your company name, vacancy, and salary offered details along with this or other CV Reference Numbers that you may have short listed from <http://www.gulfjobseeker.com/employer/cvdatabasepaid.php> addressing to HR Consultant on email: cvcontacts@gulfjobseekers.comWe will contact the candidate first to ensure their availability for your job and send you the quotation for our HR Consulting Fees.  |